1	2	3	4
12.	Himachal Pradesh	2.40	1.08
13.	Jammu & Kashmir	3.15	.
14.	Bihar.	31.60	19.10
15.	Orissa	11.15	7.85
16.	West Bengal	38.00	12.81
17.	Assam	4.70	..
18.	Tripura	0.80	0.51
19.	Manipur	1.15	...
20.	Meghalaya	0.20	0.10
21.	Arunachal Pradesh	0.05	..
	TOTAL	310.00	149.99

Revitalisation of Rural Cooperative Banks

6564. SHRI KRISHNA KUMAR BIRLA: Will the Minister of AGRICULTURE be pleased to state:

(a) whether Government propose to introduce comprehensive scheme for the revitalisation of rural cooperative banks in the country;

(b) if so, the details thereof;

(c) whether the existing rural cooperative banks in the country have failed to achieve any results; and

(d) if so, the steps taken to tone the functioning of rural cooperative banks in the country?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI ARVIND NETAM): (a) and (b) National Bank for Agriculture and Rural Development (NABARD) has, at the instance of Government, taken initiatives for strengthening the cooperative banks in the country by advising them to prepare Development Action Plans (DAPs), as per guidelines issued by it. These DAPs envisage, inter-alia, concerted planned effortts for accelerating the recovery of overdues, reducing the transaction cost|cost of management undertaking review of human resources development, increasing and diversifying loan business of the banks at the ground level and improving the quality of lending. Based on the action points indicated in the DAPs, a memorandum of understanding (MOU) is being entered into by the State Cooperative Banks, State Land Development Banks and the respecive State Governments with NABARD. It is expected that the succes ful implementation of the action points contained in the MOU would make the cooperative banks viable on a sustainable basis.

(c) and (d) The performance of many of the ccoperative banks has not been satisfactory due to various reasons like poor recovery of loans, low level of business, high transaction costs, huge accumulated losses, imbalances in the outstanding loan, bad debts and old dues receivable from State Goernments. In order to identify the specific problems that deter the performance of cooperative banks and plan for recourse to remove them, NABARD has instructed the cooperative banks to draw specific DAPs for a period of atleast 5 years.

Action has also been initiated on the recommendations of Agricultural Credit Review Committee (ACRC) for strengthening of cooperative Banks. Towards this exercise, a Business Development Planning Programme (BDP), has launched for the cooperatives to make them viable. A model deposit guarantee scheme has been prepared to enhance deposit mobilisation for primary cooperatives. States have been asked to introduce pass-book system to enable the farmers to have easy access to credit. Cash Credit system has been introduced by NABARD and the States have been asked to simplify lending policies and procedures. The concept of self-approach (Self Help Groups) as a sub-system in the cooperative sector seeking to organise common interest, Self-Help Groups of Women, Rural poors as a part of revitalisation plan has been introduced.

RBI has also completely deregulated the interest rate structure for cooperatives for lending (subject to a minimum of 12 per cent) and for raising deposits. This is expected to significantly improve the viability of the cooperative banks.

Amendment to State Cooperative laws and holding elections of the cooperative bodies are being envisaged to revitalise the cooperative credit structure and enhance credit flow further.

मत्स्य पालन इकाइयां स्थापित करने संबंधी प्रस्ताव

6565. श्री अजीत जोगी : क्या कृषि मंत्री यह बताने की कृपा करेंगे कि :

(क) आठवीं पंचवर्षीय योजना के दौरान मत्स्य पालन की कितनी इकाइयां स्थापित किए जाने का विचार है ;

(ख) आज तक मत्स्य पालन की स्थान वार कितनी इकाइयां स्थापित की गई हैं ;

(ग) क्या मध्य प्रदेश के किसी जिले में मत्स्य पालन की इकाइयां स्थापित किए जाने का कोई प्रस्ताव है ;

(घ) यदि हां, तो इन इकाइयों को कब तक स्थापित कर दिया जाएगा; और

(ङ) इन इकाइयों की प्रशिक्षण योजनाओं का ब्यौरा क्या है?

कृषि मंत्रालय में राज्य मंत्री (श्री एस. कृष्ण कुमार): (क) आठवीं पंचवर्षीय योजना के दौरान मत्स्य कृषक विकास एजेंसियों (एफ.एफ.डी.ए.) जैसी मात्स्यिकी इकाइयों की स्थापना के लिए कोई लक्ष्य प्रस्तावित नहीं किया गया है।

(ख) सूचना विवरण में उपलब्ध है (**नीचे देखिए**)

(ग) और (घ) जी, नहीं। 45 मत्स्य कृषक विकास एजेंसियां प्रचालन में हैं जो मध्य प्रदेश के सभी जिलों को कवर कर रही हैं।

(ङ) मत्स्य कृषक विकास एजेंसी योजना के अन्तर्गत राज्य सरकारों द्वारा कृषकों को अल्प अवधि प्रशिक्षण (10 से 15 दिन) दिया जाता है ताकि मत्स्य पालन करने से पहले वे मत्स्य कृषि की बुनियादी प्रौद्योगिकी के बारे में जानकारी प्राप्त कर सकें। मत्स्य कृषकों को प्रतिदिन प्रति प्रशिक्षु 25 रुपए की दर पर वृत्ति और फील्ड पर जाने हेतु बस/रेल किराए के लिए 40 रुपए एक मुश्त रूप से दिए जाते हैं।